

Major- Stage Critical Illness Condition

The following Critical Illness conditions are covered under the Major-Stage Critical Illness Benefits:

Table of Major-Stage Critical Illness Conditions			
No.	Organ Part	Critical Illness List	Definition
1	Cancer	Major Cancer	<p>Major Cancer – of specified severity and does not cover very early cancers.</p> <p>A malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue. The term malignant tumor includes leukemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are excluded:</p> <ol style="list-style-type: none"> All tumors which are histologically classified as any of the following: <ul style="list-style-type: none"> • Pre-malignant; • Non-invasive; • Carcinoma-in-situ; • Having borderline malignancy; • Having any degree of malignant potential; • Having suspicious malignancy; • Neoplasm of uncertain or unknown behavior; or • Cervical Dysplasia CIN-1, CIN-2 and CIN-3; Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; Malignant melanoma that has not caused invasion beyond the epidermis; All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification; All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; All tumors of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below; All Gastro-Intestinal Stromal tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs; Chronic Lymphocytic Leukemia less than RAI Stage 3; and All tumors in the presence of HIV infection.
2	Heart	Heart Attack	<p>Heart Attack - of Specified severity</p> <p>Death of heart muscle due to obstruction of blood flow, that is evident by at least three of the following criteria proving the occurrence of a new heart attack:</p> <ul style="list-style-type: none"> • History of typical chest pain; • New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block;

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			<ul style="list-style-type: none"> Elevation of the cardiac biomarkers, inclusive of CKMB above the generally accepted normal laboratory levels or Cardiac Troponin T or I at 0.5ng/ml and above; Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. The imaging must be performed by a consultant cardiologist specified by The Company. <p>The evidence must show the occurrence of a definite acute myocardial infarction, which should be confirmed by a consultant cardiologist.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> Angina or other acute coronary syndrome; Heart attack of indeterminate age; and A rise in cardiac biomarkers or Troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty. <p>Explanatory note: 0.5ng/ml = 0.5ug/L = 500pg/ml</p>
3	Heart	Coronary Artery By-Pass Surgery	<p>The actual undergoing of open-chest surgery or Minimally Invasive Direct Coronary Artery Bypass surgery to correct the narrowing or blockage of one (1) or more coronary arteries with bypass grafts. This diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a consultant cardiologist.</p> <p>Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.</p> <p>Angioplasty and all other intra-arterial, catheter-based techniques, 'keyhole' or laser procedures are excluded.</p>
4	Heart	Open Surgery to Aorta	<p>The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta.</p> <p>For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> Angioplasty Other intra-arterial or catheter-based techniques Other keyhole procedures Laser procedures.
5	Heart	Heart Transplant	<p>The receipt of a transplant of one of the human organs Heart that resulted from irreversible end failure of the relevant organ.</p> <p>Stem cell transplants, islet cell transplants and/or transplants of part of an organ are excluded.</p>

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6	Brain	Major Stroke	<p>Major Stroke – resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>A cerebrovascular incident includes infarction of brain tissue, cerebral and subarachnoid hemorrhages, intracerebral embolism and cerebral thrombosis resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>This diagnosis must be supported by all of the following conditions:</p> <ul style="list-style-type: none"> • Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 3 months after the event; and • Findings on Magnetic Resonance Imaging (MRI), Computerized Tomography (CT), or other reliable imaging techniques consistent with the diagnosis of a new stroke. <p>The following are excluded:</p> <ul style="list-style-type: none"> • Transient Ischemic Attacks; • Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease; • Vascular disease affecting the eye, optic nerve or vestibular functions; • Ischemic disorders of the vestibular system; and • Cerebral symptoms due to migraine <p>Permanent means expected to last throughout the lifetime of the insured.</p> <p>Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Life Insured. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.</p>
7	Liver	End-Stage Liver Failure	<p>End stage liver failure as evidenced by all of the following:</p> <ul style="list-style-type: none"> • Permanent jaundice; • Ascites; and • Hepatic encephalopathy. <p>Liver disease secondary to alcohol or drug abuse is excluded.</p>
8	Liver	Surgical Liver transplant	<p>The receipt of a transplant of one of the human organs Liver that resulted from irreversible end failure of the relevant organ.</p> <p>Stem cell transplants, islet cell transplants and/or transplants of part of an organ are excluded.</p>
9	Kidney	Kidney Failure	<p>Chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.</p>

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10	Kidney	Surgical Kidney Transplant	<p>The receipt of a transplant of one of the human organs Kidney that resulted from irreversible end failure of the relevant organ.</p> <p>Stem cell transplants, islet cell transplants and/or transplants of part of an organ are excluded.</p>
11	Lung	End-Stage Lung Disease	<p>End stage lung disease, causing chronic respiratory failure. This diagnosis must be supported by evidence of all of the following:</p> <ul style="list-style-type: none"> • FEV1 test results which are consistently less than 1 liter; • Permanent supplementary oxygen therapy for hypoxemia; • Arterial blood gas analyses with partial oxygen pressures of 55mmHg or less (PaO2 <=55mmHg); and • Shortness of breath at rest. <p>The diagnosis must be confirmed by a respiratory specialist.</p>
12	Lung	Surgical Lung Transplant	<p>The receipt of a transplant of one of the human organs Lung that resulted from irreversible end failure of the relevant organ.</p> <p>Stem cell transplants, islet cell transplants and/or transplants of part of an organ are excluded.</p>
13	Organ Transplantation	Surgical Pancreas Transplant	<p>The receipt of a transplant of one of the human organs Pancreas that resulted from irreversible end failure of the relevant organ.</p> <p>Stem cell transplants, islet cell transplants and/or transplants of part of an organ are excluded.</p>